Fill in this information to identify the case:

Debtor 1 Michael Edward Turner

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the: Eastern District of Michigan (State)

Case number 16-54310

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Chalet Properties III, LLC

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 3 1 8 3

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☑ No

☐ Yes. Date of the last notice: ____/____/_____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$
2. Non-sufficient funds (NSF) fees		(2)	$
3. Attorney fees		(3)	$
4. Filing fees and court costs		(4)	$
5. Bankruptcy/Proof of claim fees		(5)	$
6. Appraisal/Broker's price opinion fees		(6)	$
7. Property inspection fees		(7)	$
8. Tax advances (non-escrow)	11/28/2019	(8)	$ 595.56
9. Insurance advances (non-escrow)		(9)	$
10. Property preservation expenses. Specify:		(10)	$
11. Other. Specify: Escrow Disbursement	10/21/2019	(11)	$ 1,322.70
12. Other. Specify:		(12)	$
13. Other. Specify:		(13)	$
14. Other. Specify:		(14)	$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Michael Edward Turner
First Name Middle Name Last Name

Case number (*if known*) 16-54310

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Molly Slutsky Simons
Signature

Date 4/14/2020

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland, OH 45140
City State ZIP Code

Contact phone (513) 444 – 4100

Email bankruptcy@sottileandbarile.com

INTEGON NATIONAL INSURANCE COMPANY
5630 University Parkway
Winston-Salem, NC 27105

RESIDENTIAL PROPERTY

NOTICE OF INSURANCE

LOAN NUMBER [redacted]
Lender: 5711 Branch: 0000

BORROWER
MICHAEL E TURNER
11350 SAINT LOUIS
DETROIT, MI 48212

NAMED INSURED MORTGAGEE
BSI Financial Services
P.O. Box 961260
Fort Worth, TX 76161-0260

		Amount of Insurance	Premium
POLICY NUMBER [redacted]	Dwelling	$70,900.00	$595.56
POLICY TERM: FROM 10/06/2019 TO 10/06/2020 ☐ NOON ☒ 12:01 AM	Deductible - per loss occurrence		
	Property is VACANT at time of loss	$1,000.00	
	Vandalism & Malicious Mischief	$1,000.00	
	All Other Covered Losses	$1,000.00	
DESCRIBED LOCATION (if different from mailing address) 13288 DWYER STREET DETROIT MI 48212		TOTAL CHARGES	$595.56

DEDUCTIBLES: Please refer to the deductibles shown above for the coverage provided by this Policy.

NOTICE TO BORROWER

The Named Insured Mortgagee has purchased insurance on the Described Location for the amount and premium indicated above.

The contract of insurance is only between the Named Insured Mortgagee and Integon National Insurance Company. There is no contract of insurance between the Borrower and Integon National Insurance Company. The insurance purchased is intended for the benefit and protection of the Named Insured Mortgagee, insures against loss only to the dwelling and other structures on the Described Location, and may not sufficiently protect the Borrower's interest in the property. No coverage is provided for contents, personal effects, additional living expense, or liability unless otherwise endorsed in this Policy.

NO COVERAGE IS PROVIDED FOR LOSS CAUSED BY EARTHQUAKE OR FLOOD or any other cause of loss that is excluded by the Dwelling Hazard Coverage Form. The Named Insured Mortgagee may cancel the insurance coverage at any time.

This Notice of Insurance is for informational purposes only. It does not amend, extend, or alter the insurance contained in the Dwelling Hazard Coverage Form. Any coverage provided is subject to the terms, conditions, limitations and exclusions contained in the Dwelling Hazard Coverage Form.

For Customer Service questions, please call our toll free Customer Service Number at: 844-832-7476

To report a claim, please contact our Claim Department at: 1-800-323-7466

INTEGON NATIONAL INSURANCE COMPANY
Privacy Notice

The National General Insurance Group is giving you this notice to tell you how we may collect and share nonpublic personal information about you and the accounts you have with a company (or companies) in the National General Insurance Group. This notice also advises you of your right to keep this information from being shared with affiliates of the National General Insurance Group** or other business associates (non-affiliates) under certain circumstances and your right to limit marketing, in some cases.*

<u>What Nonpublic Personal Information Do We Collect About You?</u>

We collect nonpublic personal information about you and the members of your household from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, e-mail address, social security number and driving history.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from outside sources such as consumer reporting agencies, insurance agencies and state motor vehicle departments which may provide information on your credit history, credit score, driving and accident history, or prior insurance coverage in place. Please note that the information obtained from outside sources may be retained by those outside sources and disclosed to other persons without our knowledge.
- Information about your computer hardware and software that may be collected by us if you contact our Website electronically. This information can include: your IP address, browser type, domain names, access times, and referring Website addresses. This information is used for the operation of the Website, to maintain quality of the Website, and to provide general statistics regarding use of our Website.
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

<u>How Do We Protect The Information That We Collect About You and Your Accounts?</u>

To protect the privacy and security of nonpublic personal information we collect about you, we restrict access to the information to our employees, agents and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with applicable federal and state laws and regulations to guard your nonpublic personal information. We strive to keep our information about you accurate. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. You may review the information we have collected on your account and if you tell us of an error, we will update our records promptly. If you wish to review or correct personal information on your account, please write to us at the address on your account statement or other account materials.

<u>Do We Share The Information We Collect About You and Your Accounts?</u>

Yes, to provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, **we may share** all of the nonpublic personal information we collect about you and your accounts, as described above, as permitted by law. Our sharing of information about you is subject to Your Rights, described below.

However, we do not sell, rent or lease our customer lists to third parties.

We will disclose your personal information, without notice, only if required to do so by law or in the good faith belief that such action is necessary to: (a) conform to the edicts of the law or comply with legal process served on us; (b) protect and defend our rights or property; (c) act under exigent circumstances to protect the personal safety of our customers, or the public; and (d) to process insurance claims.

For Vermont Residents Only: Based on Vermont law, we do not share nonpublic personal information about you with affiliates or non-affiliated third parties, other than as permitted by law. We automatically treat your accounts as if you made the Information Sharing and Affiliate Marketing opt out elections described below.

<u>What Types of Affiliates and Non-affiliated Third Parties Do We Share Information About You With?</u>

Subject to Your Rights, detailed below, **we may share** nonpublic personal information about you with the following types of affiliates and non-affiliated third parties:

- Financial service providers, such as, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as credit reporting agencies, manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, management companies, attorneys in fact, and publishers.
- Companies that perform marketing services on our behalf or with other institutions with which we have joint marketing agreements.
- Others, such as educational institutions.

We may also share nonpublic personal information about you with affiliates and non-affiliated third parties, as permitted by law, including consumer report information, such as information from credit reports and certain application information that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

***Reference to the National General Insurance Group in this notice includes the following companies**: National General Insurance Company, National General Assurance Company, National General Insurance Online, Inc., Integon Casualty Insurance Company, Integon General Insurance Corporation, Integon Indemnity Corporation, Integon National Insurance Company, Integon Preferred Insurance Company, New South Insurance Company, MIC General Insurance Corporation, Home State County Mutual Insurance Company - (Administered by Integon National Insurance Company, National General Insurance Company, Imperial Fire & Casualty Insurance Company or Integon Indemnity Corporation), National General Motor Club, Inc., National Health Insurance Company, Agent Alliance Insurance Company, National General Premier Insurance Company, Imperial Fire & Casualty Insurance Company, Adirondack Insurance Exchange, Mountain Valley Indemnity Company, New Jersey Skylands Insurance Association, Century-National Insurance Company, Standard Property and Casualty Insurance Company, Direct Insurance Company, Direct General Insurance Company, Direct General Insurance Company of Mississippi, Direct National Insurance Company, Direct General Life Insurance Company, Old American County Mutual Fire Insurance Company (Administered by Direct General Insurance Agency) and National Farmers Union Property and Casualty Company.

****Affiliates of the National General Insurance Group include**: companies in the National General Insurance Group referenced in this notice, and companies that now or in the future control, are controlled by, or are under common control with a company in the National General Insurance Group.

Do We Share Information About Former Customers?

Yes, subject to Your Rights - detailed below, **we may share** all of the nonpublic personal information described above about our former customers with the same types of affiliates and non-affiliated third parties, as described above, as permitted by law.

Your Rights:

Information Sharing

- If you want a company in the National General Insurance Group not to share nonpublic personal information about you with affiliates, non-affiliated third parties, or both, **you may opt out of Information Sharing**. That is, you may direct the company in the National General Insurance Group not to share information (other than as permitted by law). Information Sharing permitted by law includes, for example, sharing with companies that work for a company in the National General Insurance Group to provide the product or services you request and sharing with affiliates information about our transactions or experiences with you for everyday business purposes.
- Your Information Sharing opt out direction will apply to nonpublic personal information, as described above, that the company in the National General Insurance Group has collected about you and your existing accounts.

Affiliate Marketing

- Federal law gives you the right to limit some but not all marketing from the companies in the National General Insurance Group and their affiliates. You may limit companies in the National General Insurance Group and their affiliates from marketing their products or services to you **based on nonpublic personal information about you that they receive from a company in the National General Insurance Group.** This information includes income, account information, credit history, and payment history.
- Your choice to limit Affiliate Marketing will apply to nonpublic information about you and your existing account.

Modifications to our Privacy Policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with non-affiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt out of that type of information sharing.

How to Opt Out of Information Sharing or Limit Affiliate Marketing:

- If you wish to opt out of Information Sharing with affiliates, or with non-affiliated third parties, or with both, or to limit Affiliate Marketing, other than as permitted by law, please complete the form below and return it to the following address:

  INTEGON NATIONAL INSURANCE COMPANY
  P.O. BOX 961260
  FORT WORTH, TX 76161

- Each time you establish a new account with a company in the National General Insurance Group, you will receive a privacy notice and an opportunity to opt out of Information Sharing and limit Affiliate Marketing for that account, as permitted by law.
- If you have a joint account with another person, either of you may opt out of Information Sharing or limit Affiliate Marketing (other than as permitted by law) for both of you.

I direct my information not be shared with affiliates or with non-affiliated third parties, and to limit Affiliate Marketing, other than as permitted by law.

Michael E Turner	[redacted]
Homeowner	Policy Number
13288 DWYER STREET DETROIT MI 48212	[redacted]
Property Address	Loan Number
Signature	Date

Note: No action is required if you wish to permit information sharing as described in this notice. If you have already told us not to share your information on this account, you do not need to tell us again.

LERETA

Tax Status Report - BSISPECLM
BSI FINANCIAL [redacted]

Loan Number: [redacted] **Borrower Name:** MICHAEL E TURNER **Situs Address:**
Contract Number: [redacted] **Service Type:** B
13288 DWYER ST
DETROIT, MI 482122560
Vendor Payee [redacted] **Agency:** [redacted] **Type:** CITY
DETROIT CITY

Tax ID: [redacted] **Hit Code:** 1

Last Month to Redeem: **Severity Code: 2**

Annual Tax Information		Installment Breakdown		Comments:
Annual Tax Year:	2018	$1,199.61	08/15/2018	
Annual Base Amt:	$1,317.80	$118.19	01/15/2019	

Current Year Information

Payable to: DETROIT CITY
3132243560
DEPT.#268301
PO BOX 55000
DETROIT, MI 48255-2683

Payment Posted Through Date: 08/30/2019
Amount to pay: $1,304.12 **Good Through:** 09/30/2019
Amount to pay: $1,322.70 **Good Through:** 10/31/2019

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2019	1	$1,248.39	08/15/2019	DELQ		
2019	2		01/15/2020			

Comments:
2019 1ST (SUMMER) DELQ, 2ND (WINTER) N/A. POSTMARK: NO SOURCE: WEB/TC.

Prior Year Information

Payable to: DETROIT CITY
[redacted]
DEPT.#268301
PO BOX 55000
DETROIT, MI 48255-2683

Year at Risk: **Payment Posted Through Date:**
Amount to pay: **Good Through:**
Amount to pay: **Good Through:**

Year(s)	Status	1st Instal.	Status	2nd Instal.	Status	3rd Instal.	Status	4th Instal.	Base Amt.	Cert. #	Type

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK. PLEASE READ ABOVE

Order Date: 08/29/2019
Extract Date: 09/04/2019

LERETA

Tax Status Report - B[redacted]ISPECLM
BSI FINANCIAL [redacted]

Loan Number: [redacted] **Borrower Name:** MICHAEL E TURNER **Situs Address:**
13288 DWYER ST
DETROIT, MI 482122560

Contract Number: [redacted] **Service Type:** B

Vendor Payee: [redacted] **Agency:** [redacted] **Type:** CITY

DETROIT CITY

Tax ID: **Hit Code:** 1
13 011696.

Last Month to Redeem: **Severity Code:** 2

Annual Tax Information		Installment Breakdown		Comments:
Annual Tax Year:	2018	$1,199.61	08/15/2018	
Annual Base Amt:	$1,317.80	$118.19	01/15/2019	

Current Year Information

Payable to: DETROIT CITY
[redacted]
DEPT.#268301
PO BOX 55000
DETROIT, MI 48255-2683

Payment Posted Through Date: 08/30/2019
Amount to pay: $1,304.12 **Good Through:** 09/30/2019
Amount to pay: $1,322.70 **Good Through:** 10/31/2019

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type
2019	1	$1,248.39	08/15/2019	DELQ		
2019	2		01/15/2020			

Comments:
2019 1ST (SUMMER) DELQ, 2ND (WINTER) N/A. POSTMARK: NO SOURCE: WEB/TC.

Prior Year Information

Payable to: DETROIT CITY
[redacted]
DEPT.#268301
PO BOX 55000
DETROIT, MI 48255-2683

Year at Risk: **Payment Posted Through Date:**
Amount to pay: **Good Through:**
Amount to pay: **Good Through:**

Year(s)	Status	1st Instal.	Status	2nd Instal.	Status	3rd Instal.	Status	4th Instal.	Base Amt.	Cert. #	Type

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK. PLEASE READ ABOVE

Order Date: 08/27/2019
Extract Date: 09/04/2019

LERETA

Tax Status Report - BSISPECLM
BSI FINANCIAL [redacted]

Loan Number: [redacted] **Borrower Name:** MICHAEL E TURNER **Situs Address:**
Contract Number: [redacted] **Service Type:** B 13288 DWYER ST
Vendor Payee: [redacted] **Agency:** [redacted] **Type:** MISC DETROIT, MI 482122560
WAYNE COUNTY DELINQUENCY

Tax ID: **Hit Code:** 1
13 011696. **Last Month to Redeem:** **Severity Code: 2**

Annual Tax Information **Installment Breakdown** **Comments:**

Annual Tax Year:
Annual Base Amt:

Current Year Information

Payable to: WAYNE COUNTY DELINQUENCY **Payment Posted Through Date:**
[redacted]
400 MONROE 5TH FLOOR **Amount to pay:** **Good Through:**
DETROIT, MI 48226 **Amount to pay:** **Good Through:**

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK. PLEASE READ NEXT PAGE FOR ADDITIONAL INFO

Prior Year Information

Payable to: WAYNE COUNTY DELINQUENCY
[redacted] **Year at Risk:** **Payment Posted Through Date:**
400 MONROE 5TH FLOOR **Amount to pay:** **Good Through:**
DETROIT, MI 48226 **Amount to pay:** **Good Through:**

Year(s)	Status	1st Instal.	Status	2nd Instal.	Status	3rd Instal.	Status	4th Instal.	Base Amt.	Cert. #	Type

Comments:
PER AGENCY NO PRIORS FOUND AS OF 09/03/19 12:13:59

Order Date: 08/27/2019
Extract Date: 09/04/2019

LERETA

Tax Status Report - BSISPECLM
BSI FINANCIAL [redacted]

Loan Number: [redacted] **Borrower Name:** MICHAEL E TURNER **Situs Address:**
13288 DWYER ST
DETROIT, MI 482122560

Contract Number: [redacted] **Service Type:** B

Vendor Payee: [redacted] **Agency:** [redacted] **Type:** MISC

WAYNE COUNTY DELINQUENCY

Tax ID: **Hit Code:** 1
13 011696.

Last Month to Redeem: **Severity Code: 2**

Annual Tax Information	Installment Breakdown	Comments:

Annual Tax Year:
Annual Base Amt:

Current Year Information

Payable to: WAYNE COUNTY DELINQUENCY
[redacted]
400 MONROE 5TH FLOOR
DETROIT, MI 48226

Payment Posted Through Date:
Amount to pay: **Good Through:**
Amount to pay: **Good Through:**

Tax Year	Installment	Base Tax Amount	Delq. Date	Status	Bill Number	Type

Comments:
THIS SECTION IS INTENTIONALLY LEFT BLANK. PLEASE READ NEXT PAGE FOR ADDITIONAL INFO

Prior Year Information

Payable to: WAYNE COUNTY DELINQUENCY
[redacted]
400 MONROE 5TH FLOOR
DETROIT, MI 48226

Year at Risk: **Payment Posted Through Date:**
Amount to pay: **Good Through:**
Amount to pay: **Good Through:**

Year(s)	Status	1st Instal.	Status	2nd Instal.	Status	3rd Instal.	Status	4th Instal.	Base Amt.	Cert. #	Type

Comments:
PER AGENCY NO PRIORS FOUND AS OF 09/03/19 12:13:59

Order Date: 08/29/2019
Extract Date: 09/04/2019

Escrow Disbursement Clearing

[redacted]

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 11 SECURITY FEATURES

SERVIS ONE, INC.
DBA BSI FINANCIAL SERVICES
ESCROW DISBURSEMENT CLEARING
314 S. FRANKLIN STREET
TITUSVILLE, PA 16354

TEXAS CAPITAL BANK
32-1797-1110

[redacted]

CHECK NUMBER [redacted]

DATE OCT 21 19

PAY 1,322 DOLLARS AND 70 CENTS

AMOUNT $********1,322.70

TO THE ORDER OF:
DETROIT CITY TREASURER
PO BOX 55000, DEPT. 268301
DETROIT, MI
48255

Monica R. Sawatsky
AUTHORIZED SIGNATURE

[redacted]

[redacted]

Amount: -1322.70
Description: CHECK
Check Number [redacted]
Posted Date: 11/13/2019
Transaction Type: History

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
DETROIT DIVISION

In Re:	Case No. 16-54310-mlo
Michael Edward Turner	Chapter 13
Debtor.	Judge Maria L. Oxholm

PROOF OF SERVICE

The undersigned does hereby certify that a copy of the Notice of Postpetition Mortgage Fees, Expenses, and Charges has been duly electronically serviced, noticed or mailed via U.S. First Class Mail, postage prepaid on April 14, 2020 to the following:

Michael Edward Turner, Debtor
13250 St. Louis
Detroit, MI 48212

C. Jason Cardasis, Debtor's Counsel
bocecf@boclaw.com

William R. Orlow, Debtor's Counsel
bocecf@boclaw.com

Tammy L. Terry, Trustee
mieb_ecfadmin@det13.net

United States Trustee's Office
(registeredaddress)@usdoj.gov

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)
Sottile & Barile, Attorneys at Law
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com
Attorney for Creditor